DEPARTMENT OF THE ARMY PRE-RETIREMENT BRIEFING

HQ, Army Retirement Services
ATTN: DAPE-HRR
200 Stovall St.
Alexandria, VA 22332-0470
February 2012

G-1, Human Resources Policy Directorate

Purpose

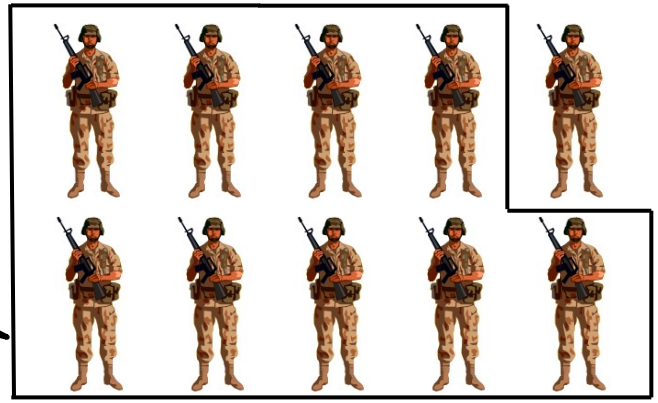
To provide Soldiers and Family members information on retirement programs, benefits and entitlements.

Retirement is a process, NOT an event!!

*What Recently Retired Soldiers Said You Should Know About Retiring**

You were smart to come to today's briefing!

88% would advise other Soldiers to attend a Pre-Retirement Brief



76% of those who **did not attend** said their retirement **negatively affected** their perception of the Army

The majority recommend attending 10 months before retiring

G-1, Human Resources Policy Directorate

* 5,402 responses to a Transition Experience Questionnaire sent to 25,000 randomly-selected Retired Soldiers who retired between 2007 and 2010

Army Retirement Services…AR 600-8-7

MISSION

Develops and implements Army Strategy and Policy for ensuring all retiring and Retired Soldiers, their Families and Survivors are properly informed about retirement-related benefits and entitlements in order to enhance their well-being.

PROGRAMS

Army *Echoes*, the official Army bulletin for the Retired Soldier (available electronically at **http://www.armyg1.army.mil/rso/echoes_issues.asp**)

CSA Retiree Council

Survivor Benefit Plan (SBP) and Reserve Component SBP

MyArmyBenefits

Retirement Services Officers

Retirement Services Officers (RSO)

Pre-Retirement Support

Preretirement briefing
Survivor Benefit Plan (SBP)/RCSBP counseling
Retirement literature
Career Status Bonus counseling

Post-Retirement Support

Retirement Services Office (RSO)
Assistance with pay, ID cards, SBP
Retiree Appreciation Day (RAD)
Newsletters
Installation Retiree Councils

See: http://www.armyg1.army.mil/rso/rso.asp

Army Retirement Services Homepage

http://www.armyg1.army.mil/rso

Echoes
Current News
Survivor Benefit Plan (SBP)
Career Status Bonus (CSB) Information
Link to MyArmyBenefits
Benefits & Entitlements Information Papers
Retirement Services Officer (RSO) Listing
Preretirement Counseling Guide & Briefing
Retiree Appreciation Day (RAD) Information
Former Spouses & Forgotten Widows Information

Population Served -- Growing

Year	Active Soldiers	Retired Soldiers
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
1993		
2000	482,000	526,000

2012 Population Served

Active Army	ARNG	USAR	Retired Soldiers	Surviving Spouses
565,463	361,561	204,803	878,403	249,162*

Over 2 Million Served !!!

About 27,000 Soldiers retire each year

*including 149,060 annuitants

G-1, Human Resources Policy Directorate

Pre-Retirement Briefing Topics

RSO Program
Retired Pay & Taxes
COLA
Transition Leave & PTDY
Uniformed Services Former Spouses' Protection Act (USFSPA)
SGLI/VGLI
Shipment of HHGs
Ethics
Employment
Space-A Travel
ID Cards
Combat-Related Special Compensation (CRSC)
Concurrent Retirement and Disability Pay (CRDP)
Retiree Mobilization
SBP (Separate Brief)
MyArmyBenefits
Visit websites for complete information on TRICARE, VA benefits, Social Security

Applying for Length of Service (LOS) Retirement

- *How*
  - Officer - Chapter 6, AR 600-8-24, dated 12 April 2006
  - Enlisted - Chapter 12, AR 635-200, dated 6 Jun 2005
- *When*
  - Maximum: 12 months before desired retirement date
  - Minimum: All Officers - 9 months before start date of transition leave

    Enlisted – 9 months before retirement date

NOTE: Recommend 12-month lead time for smoother transition

Where

- General Officers: Notify GOMO, (703) 697-7994/9466, DSN 227
- COL & LTC (P): Notify Senior Leader Development (SLD), (703) 697-4995, DSN 227
- All others: Military Personnel Office, JAG Retirements (703) 588-6 and Chaplain Retirements (703) 601-1127

Other Retirement Considerations

Retirement date

- 1st day of the month if for length-of-service
- any date for disability retirement

Active Duty Service Obligation

In lieu of PCS

- apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.

Reassigned on a PCS

- must wait 1 year to retire (AR 350–100)

Retiring on same day as AD pay raise *(final pay only)*

Authorized vs. Selected Transition Center (TC)

- Authorized to use the TC closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
  - not paid if to a station-of-choice TC **(if permitted by AR 635-10)**
  - reimbursement limited to travel in a direct line from last duty station to final retirement location
- Overseas COLA & Overseas Housing Allowance:
  - both stop upon departure from the overseas location
  - Basic Allowance for Housing (BAH) paid based on transition leave address

http://www.defensetravel.dod.mil/site/cola.cfm

http://www.defensetravel.dod.mil/site/bah.cfm

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

Step 2: Determine which pay plan you are eligible for based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Note: To validate your DIEMS date go to the following website:

https://www.erec.army.mil/DIEMS/diems_home.htm

Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

RETIRED PAY = (Years of creditable service X 2-1/2%) X Final Basic Pay

- Commissioned service requirement
- Time-in-grade requirement
- Heroism pay
- Current basic pay milestones (over-22, over-24, over-26, . . . over-40)
- Percentage Multipliers: Can now exceed 100%

Years of service 30 thru 40	20	21	22	23	24	25	26	27	28	29
Final Pay Multiplier % 75 up to 100	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5

Full COLAs

Retired Pay Calculator available at:
http://myarmybenefits.us.army.mil/Home/Benefit_Calculators/Retirement.html

High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post – Aug 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest 36 months basic pay

Typically an average of the last 3 years
Commissioned service requirement
Time-in-grade not as important
Basic pay milestones not as important
Percentage Multipliers: Can now exceed 100%

Years of service	*20*	*21*	*22*	*23*	*24*	*25*	*26*	*27*	*28*	*29*	*30 thru 40*
High-3 Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 up to 100

Full COLAs

Retired Pay Calculator available at:
http://myarmybenefits.us.army.mil/Home/Benefit_Calculators/Retirement.html

Career Status Bonus (CSB)/REDUX Plan

(DIEMS post – Aug 86 – "Choice")

RETIRED PAY = (Years of creditable service x 2-1/2/%) minus 1% for each year under 30 years x average of highest 36 months of basic pay

2% per yr thru 20 yrs; 3.5% per yr thru 30 yrs; 2.5% thereafter

Percentage Multipliers: Can now exceed 100%

Years of service 30 thru 40	***20***	***21***	***22***	***23***	***24***	***25***	***26***	***27***	***28***	***29***
REDUX Multiplier %	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5 75 up to 100
High-3/Final Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5 75 up to 100

$30K Career Status Bonus (CSB) - 15th year

At 62, pay recomputed under High-3

COLA minus 1%; one-time catch-up COLA at 62; then back to COLA minus 1% thereafter

http://myarmybenefits.us.army.mil/Home/Benefit_Calculators/[illegible]

Cost-of-Living Adjustments (COLA)

All Retirement Plans

- Based on difference between CPI from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first year COLA

Final Basic Pay or High-3 Plan

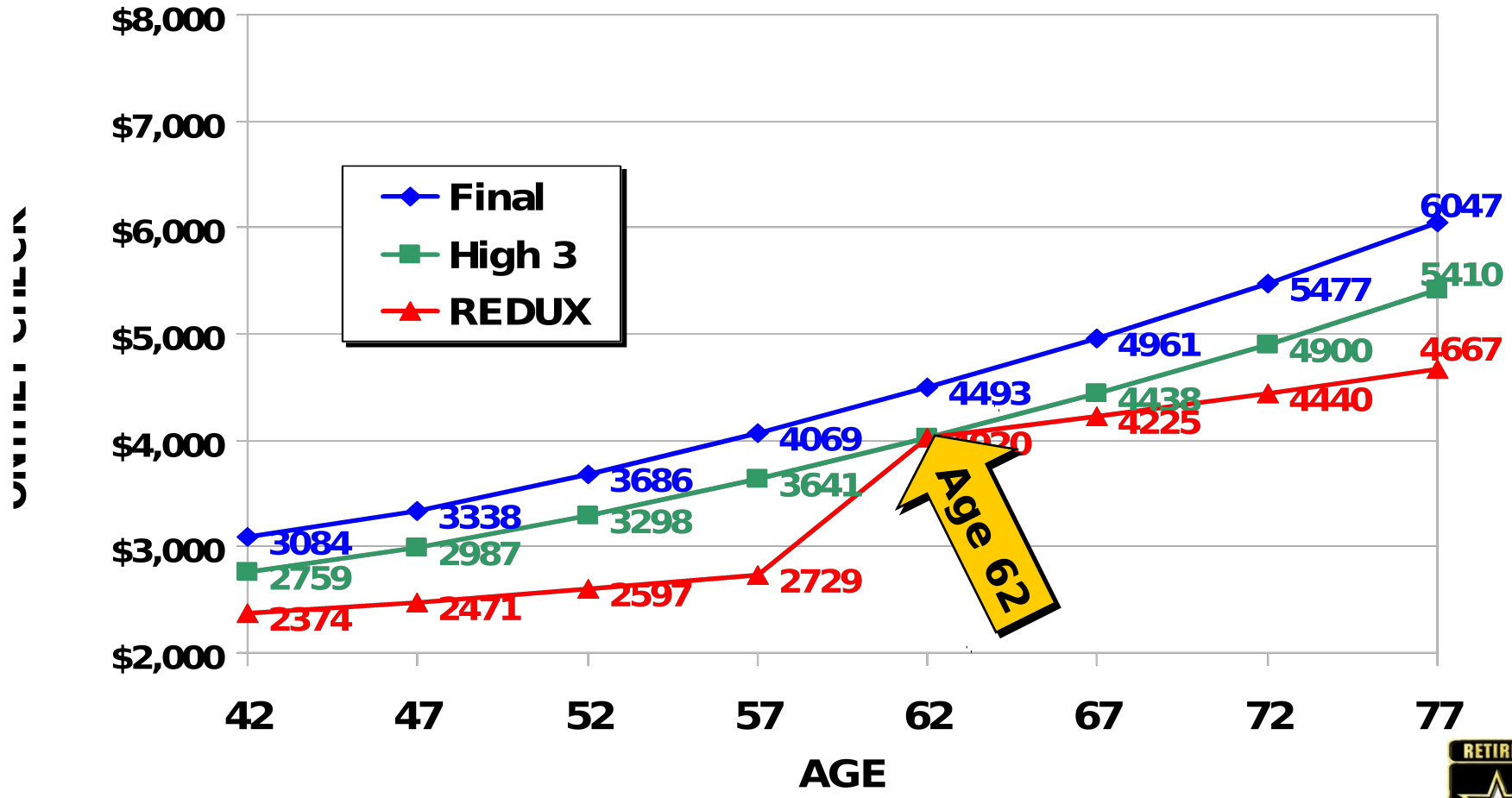
- Full annual COLA

REDUX ($30K CSB) Plan

- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62

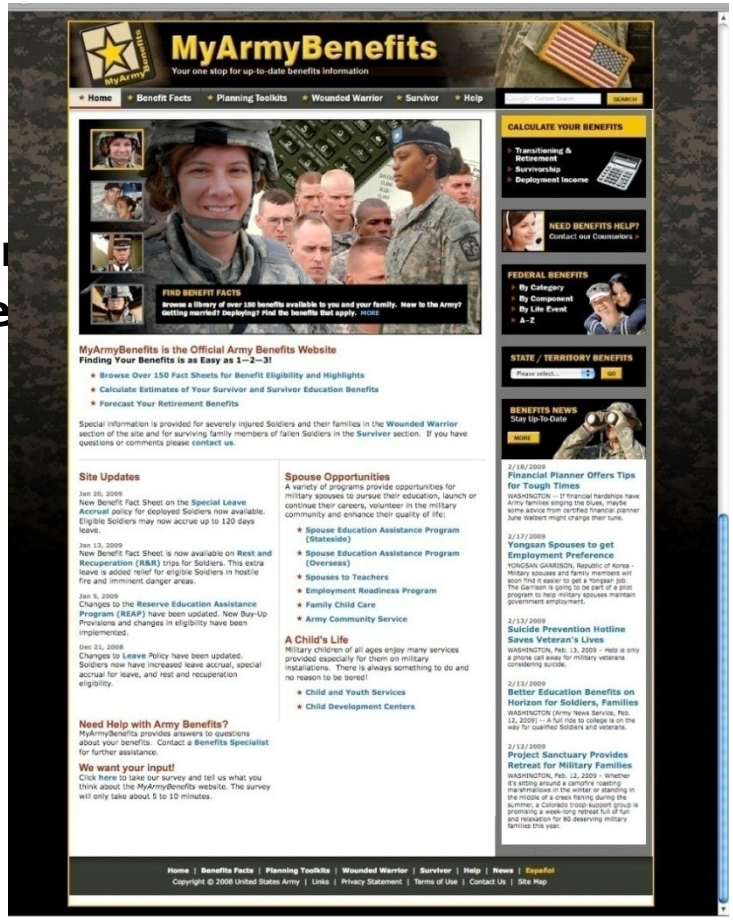
Growth Over The Years

Assumes average +2% COLA



MyArmyBenefits

- **Federal Benefits (Category) Identified by: State/Territory; Resou Locator; Federal Bene by Component:**
  - ✓ Pay
  - ✓ Education
  - ✓ Health Care
  - ✓ Life Insurance
  - ✓ Casualty/Survivor
  - ✓ Transitioning
  - ✓ Retirement
  - ✓ Veterans Affairs
  - ✓ Social Security
  - ✓ Soldier Services
  - ✓ Family Services



- **Federal Benefits (Life Events)**
  - ✓ Joining the Army
  - ✓ Marriage/Family
  - ✓ Preparing to Deploy
  - ✓ Return from Deployment
  - ✓ Military to Civilian
  - ✓ Retiring
  - ✓ Casualty
  - ✓ Recreation
- **Benefits Calculators**
  - ✓ Retirement*
  - ✓ Survivor Benefits*
  - ✓ Deployment
  - ✓ VA Disability AW2 Module*

http://myarmybenefits.us.army.mil/

Targeted for use by Active Duty/ARNG/USAR Soldiers, Family members, Wounded Warriors, and Veterans-requires AKO or CAC access/Uses Soldiers' DEERS data

Retired Pay Facts

- Retired pay -- paid by DFAS-Cleveland
- Payable 1st of month (when that is a weekend or holiday,
  - the pay date is moved to the previous business day)
- Direct deposit strongly encouraged
- May use "*myPay*" to make online changes to pay, reissue
  - 1099Rs, change bank account, etc.
- Keep correspondence address current
- Retiree Account Statement (RAS) issued only when
  - there is a pay change (e.g., COLA, allotment, taxes, etc.)
  - but a monthly eRAS is now available on

http://www.dfas.mil/

Taxes

States With NO State Income Tax

Alaska	New Hampshire	Texas
Florida	South Dakota	Washington
Nevada	Tennessee	Wyoming

States That Do Not Tax Military Retired Pay

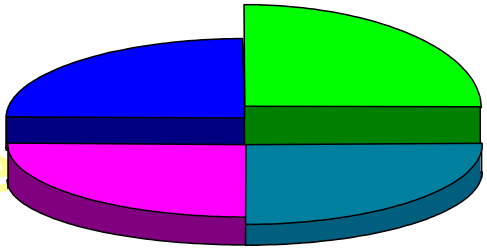
Alabama	Indiana*	Mississippi	Oklahoma*
Arizona*	Iowa*	Missouri*	Oregon*
Arkansas*	Kansas	Montana*	Pennsylvania*
Colorado*	Kentucky*	North Dakota*	South Carolina*
Connecticut*	Louisiana	North Carolina*	Utah*
Delaware*	Maryland*	New Jersey	Washington DC*
Hawaii	Massachusetts	New York	West Virginia*
Illinois	Michigan	Ohio	Wisconsin

* Conditions or limitations apply; check state law

Home of Residence is determiner; **not Home of Record**

Allotments

In retirement, permitted to have:
- 6 “discretionary”
- You can have an unlimited amount of “non-discretionary” allotments.



For recalled Soldiers at retireme
- NONE continue from active duty
- ALL must be re-initiated after separation
- WHY? DFAS-CL has no interface with DFAS-IN

Can start/stop/change via myPay @
https://mypay.dfas.mil

CFC and SGLI deductions automatically stop upon retirement

Army Emergency Relief

Helping the Army take care of its own since 1942

Did you know…

- **AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, retirees, and their families.**
- In 2011, AER provided nearly $70 million for more than 59,700 cases.
- For retirees, AER provided $8.8 million for 5834 cases.
- **As a retiree, you are eligible for all categories of assistance and you may continue to contribute.**
- For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.

More information available at

www.aerhq.org

Social Security Tax (FICA) *(7.65%)*

FICA not deducted from retired pay!

When eligible, you will draw:

FULL Social Security *and*
FULL Military retired pay!

Go to http://www.ssa.gov for in-depth Social Security information

Thrift Savings Plan

You stop contributing to TSP at retirement

Your options at retirement:

Thrift Savings Plan

1--do nothing and draw returns when permitted; or
2--roll into an IRA

May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.

TSP info: www.tsp.gov

Dividing Retired Pay as Property (*Uniformed Services Former Spouses' Protection Act*)

NOT AUTOMATIC

Up to state courts

Can award any amount

Award not tied to length of marriage

Direct payment requirements:

- **Marriage overlapped 10 years with service**
- **Limited to 50% of "disposable" retired pay***

**** up to 65%, if other garnishments***

Take Leave or Sell It?

30 years and 2 months or more active duty

Retire 1 October

USE leave - 1 Aug to 1 Oct

- 60 days basic pay & allowances while remaining on AD
- Salary from employment?

Retire 1 August

SELL leave - 1 Aug to 1 Oct

- 60 days basic pay (cashed-in) – (Lump Sum taxed at 25%)
- 30 days allowances ("on the books" 31 Aug 76), BAH & BAS

Retire[illegible]onths

- Salary f[illegible]oyment?

Permissive TDY*

Purpose: Facilitate transition to civ e (e.g. house-hunting, job-

20 Days:

- CONUS-based Soldiers
- OCONUS-based Soldiers (at same OCONUS location)

30 Days:

- CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
- OCONUS-based Soldiers, CONUS or another OCONUS location

*** At Commander's Discretion**

Retirement Physical

- Army requires a retirement physical
- No more than 4 months, no less than 1 month, before retirement or start of transition leave
- Your last record of active duty health

- Most sites now provide combined Service and VA retirement physical
- Assists with claim for VA service-connected disability

NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner. For more information, visit VA web site at **http://www.va.gov** or Call Toll Free Disability Benefits/General Information: 1-800-827-1000.

Medical Records

Belong to the Government

Make a copy of your records

Make a copy of Family member records

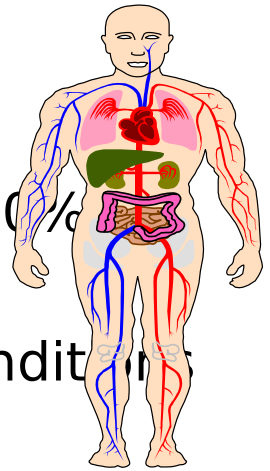
May be hard to obtain after retirement

Advantages to Applying to VA for Service-Connected Disability

- Even 0% rating *documents* health (*$$* begins at 10%)
- Tax-free VA payments (additional *$$* is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity payable <u>if</u> your death is service-connected
- $10K (or $30K) Service Disabled Veterans Insurance (SDVI) policy available to disabled
- <u>At retirement</u>, you have easiest access to your medical records to support your claim (<u>can</u> apply at any time)

VA Compensation for Service-Connected Disability

- <u>VA rates disabilities 0% - 100%</u>
  - Each % has an assigned dollar amount
  - 2012 amounts: from $127 (10%) to $2769 (100%)
  - Unrelated to Military rank since ’93
  - Free VA medical care for service-connected conditions
- <u>Monthly payments</u>
  - Begin at 10% (CAN be 0% disabled)
  - Tax-free
  - 30% & higher = Extra dependent allowance
  - *For retirees <50% disabled,* offsets Military retired pay $ for $



VA Service-Connected Disability Compensation Rates

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	$127		
20	251		
30	389	435	469
40	560	622	667
50	797	874	931
60	1009	1102	1169
70	1272	1380	1459
80	1478	1602	1692
90	1661	1800	1902
100	2769	2924	3037

Gulf War Veterans

- DOD and VA offer free medical exams:
  - DoD: Comprehensive Clinical Evaluation Program (CCEP)
  - VA: Persian Gulf Registry Program
- Exam results entered into central registry
- Receive free family exams (from VA only)
- Receive newsletter
- Applies to first Gulf War and current OIF/OEF participants

http://www.publichealth.va.gov/exposures/gulfwar/

http://www.gulflink.osd.mil

SGLI & VGLI

- SGLI is FREE for 120 days after retirement (or up to two years if 100% disabled)
- No physical required to convert SGLI to VGLI (if done within 120 days after retirement)
- VGLI is a 5-yr renewable term policy
- Premiums may be paid by allotment, if paid m
- Discounts are offered for the following pay sch
  - quarterly (2.5%)
  - semi-annually (3.75%)
  - annually (5%)
- If terminally ill, may receive up to 50% of policy's face value

VGLI Premium Schedule – Monthly Rates (Examples)

Insurance Amount	***Age***						
	40-44	**45-49**	**50-54**	**55-59**	**60-64**	**65-69**	**70-74**	**75 &over**
$400K	**$68**	**$88**	**$144**	**$268**	**$432**	**$600**	**$900**	**$1800**
$300K	**$51**	**$66**	**$108**	**$201**	**$324**	**$450**	**$675**	**$1350**
$250K	**$42.50**	**$55**	**$90**	**$167.50**	**$270**	**$375**	**$562.50**	**$1125**
$200K	**$34**	**$44**	**$72**	**$134**	**$216**	**$300**	**$450**	**$900**
$150K	**$25.50**	**$33**	**$54**	**$100.50**	**$162**	**$225**	**$337**	**$675**
$100K	**$17**	**$22**	**$36**	**$67**	**$108**	**$150**	**$225**	**$450**

http://www.insurance.va.gov/sglisite/vgli/VGLI%20rates.htm

VA Info Sources

Online:

- http://www.va.gov
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits

By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: 1-800-697-6947

In-Person:

- *County VA Director (blue pages of phone book)*

Concurrent Receipt Background

Since 1890, Federal law has forbidden *concurrent receipt* of military retired pay & VA disability compensation

Goal of New Laws

Restore some or all of the pay that is offset to the
most severely disabled

CRSC: Enacted December 2, 2002
CRDP: Enacted January 1, 2004

Combat-Related Special Compensation (CRSC)

- Must **apply** to Human Resources Command
- Pays special compensation to those who are VA-rated 10-100% due to **armed conflict**, **simulated combat** (e.g. field training), **hazardous service** (e.g. parachute duty), or **instrumentalities of war** (e.g. combat vehicles)
- Does **not** cover service-connected disabilities that do not fit one of the four categories above
- Details at: https://www.hrc.army.mil/site/crsc/index.html
- **Non-taxable**

Combat-Related Special Compensation (CRSC)

How To Apply

- complete DD Form 2860
- https://www.hrc.army.mil/site/crsc/index.html
- attach supporting documents
- mail to address on form

Army information number

1-866-281-3254

Online info available at:

- https://www.hrc.army.mil/

Concurrent Retirement & Disability Pay (CRDP)

- **No application**; VA & DFAS match files
- **Retired pay restored** for those VA rated 50 – 100%
- Based on **SERVICE**-connected conditions (not necessarily combat-related)
- 10-year phase-in, 2005 – 2014
- **Taxable**

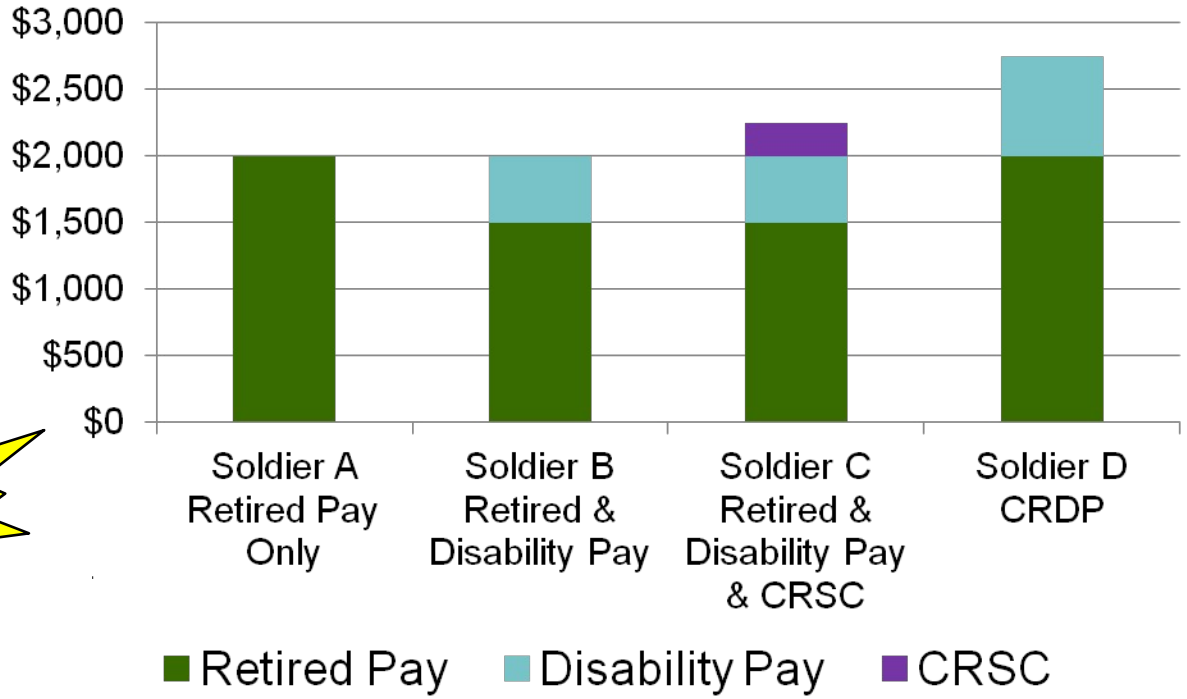
Cannot receive both CRSC and CRDP

Phase in

2012	99.64%
2013	99.96%
2014	100.00 %

VA Disability Payments

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Retirement and Disability Pay (CRDP)



Example Only

NOTE: All Soldiers retired at the same pay grade and years of service

DD Form 214 (Certificate of Discharge from Active Duty)

Check for accuracy before signing - Your personal responsibility!

Copies:

#1 – Service member
#2 – Service Personnel File
#3 - United States Department of Veterans Affairs
#4 – Member; only copy that contains reason for discharge; of interest to some employers

File your copies (1 & 4) in a safe place **(NOT a courthouse unless they assure you that it will not be accessible by the general public!)**

Replace missing DD Form 214 immediately upon loss by going to:

http://www.archives.gov/veterans/military-service-records/

At Retirement, You Will Also Receive…

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, Medal of Honor Recipient or qualified for or rec'd the POW Medal, etc.)
- Retirement Ceremony *(optional)*
- Spouse Certificate of Appreciation *(if applicable)*
- Army Retiring Soldier Commendation Package
  - U.S. Flag
  - Army Retired Pin
  - Retired Decals
  - Tri-Signed Letter (SA/CSA/SMA)

Mobilization/Retiree Recall

- By Age
  - Officers and enlisted, up to age 60
  - Warrant officers, up to age 62
  - General officers, on a case-by-case basis

- By Category
  - Cat I – non-disability, retired less than 5 years, under 60
  - Cat II – non-disability, retired more than 5 years, under 60
  - Cat III – all others

Travel & Transportation

(*Contact Your Transportation Office)*

Travel

- Authorized from last duty station to home of selection (includes Family members)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized

Time Limit on Travel & Transportation Allowances

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Additional Info Source: DoD Travel Reg 4500.9, found at --

http://www.transcom.mil/j5/pt/dtr.cfm

ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 75 or who
  are permanently disabled; under 75 renew every 4 years
- Dependent parents/parents-in-law may qualify
- DoD ID number and DoD benefits number

FIND NEAREST ID CARD ISSUING FACILITY

Former Spouse ID Card

Authorized ONLY if:

- **Marriage lasted at least 20 years, *AND***
- **Service for retired pay was at least 20 years**

If above two conditions are met, overlap requirement is:

OVERLAP	PRIVILEGE(S)
20+ years	Full
15 years, but less than 20	Medical care (for 1 yr)
Less than 15 years	None

Note: A former spouse is not eligible for medical benef if enrolled in employee-sponsored health plan.

Army Career and Alumni Program (ACAP)

- You may initiate the ACAP process 24 months before retirement.
- You **MUST** complete the mandatory Pre-Separation Counseling at least 12 months prior to your effective retirement date.
- Benefit for retirees – Eligible for ACAP services on a space-available basis - FOREVER!
- Consists of:
  - Pre-separation counseling
  - Job assistance workshops
  - Individual counseling
  - Job search resources
- ACAP Home Page:

http://www.acap.army.mil

Active Army Retirement Timeline

ACAP Services Available Prior to Actual Retirement
24 Months

Contact RSO for Pre-Retirement Briefing; Submit retirement request
12 months

4-months

- Initiate Retirement Physical
- Contact Transportation HHG Appt

3-months

- Pre-separation counseling (DD Form 2648)
- tal Care Options Appt w/SJA

2-months

- Complete VA Form 21-526 (Svc Connected Disabilities)
- Complete DD Form 2860 (CRSC)

Complete DD Form 2656 (Retired Pay Data/SBP)

1-month

- Convert SGLI to VGLI
- **MUST** sign up for *"e-Echoes"*- retiree newsletter

Initiate action for New ID Card

Employment Restrictions

DAEO = Designated Agency Ethics Official

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
  - Federal Employment
  - Foreign Government Employment
  - Negotiations with Employers
  - “Switching Sides”
  - Rules for Procurement Officials
  - Rules Specific to General Officers
  - Working During Transition Leave
  - Use of Title & Wearing of Uniform after Retirement.

TRICARE--An Overview

- When On Active Duty:
  - you are enrolled in TRICARE Prime and pay no fees
  - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

- When Retired: You and your family have 3 choices for health care --
  - **TRICARE Prime** -- MTFs are principal source of health care
    - ❖ FY 2012 Enrollment Fee is $520 per family or $260 per individual (annually)
  - **TRICARE Extra** -- the "preferred provider" option
    - ❖ no enrollment fee, but deductible and co-payments apply
  - **TRICARE Standard** -- "fee-for-service" option (the old CHAMPUS program)
    - ❖ no enrollment fee, but deductible and co-payments
    - ❖ *nearest Health Benefits Advisor (HBA)*
  - **TRICARE Young Adult** – premium-based health care plan
    - ❖ unmarried, age 21 but not yet 26 years old adult children who have "aged out" of regular TRICARE coverage.

TRICARE Retiree Dental Plan (TRDP)

(Currently administered by DDP*Delta)

Who Is Eligible:

Retirees (any age!)

Gray area Reserve retirees, not yet age 60

Medal of Honor recipients

Spouses, unremarried surviving spouses, and eligible children

of both groups

Where Available:

U.S., District of Columbia, Puerto Rico, Guam, Canada, U.S. Virgin

Islands, American Samoa, the Commonwealth of the

Northern Mariana Islands, Canada, and **Overseas**

TRDP effective 1

TRICARE Retiree Dental Program

- Maximum annual benefit increased from $1000 to $1200
- Annual deductible still $50/person, but limited to $150/family
- Enrollment commitment shortened to 12 months from 24 months
- Must enroll within 120 days after retirement to be eligible for a waiver of the 12-month waiting period
- Lifetime orthodontic is now $1500
- Consumer Toolkit® enhancements
- Detailed info available on-line at --

http://www.trdp.org/ AND

http://www.tricare.mil/mybenefit/home/Dental/Retiree

VA Dental Care

No-Cost Dental Care MAY Be Furnished –

1. For service-conditions existing at retireme

   -- On a <u>one-time</u> basis

   -- Must apply <u>within 180 days</u>

   -- <u>Not eligible</u> if necessary treatment was completed by Military within

      180 days of retirement (reflected on DD 214)

2. For service-connected, non-compensable conditions of POWs who were incarcerated <u>less than</u> 90 days

***<u>NOTE</u>:* Complete treatment is furnished to those who were POWs more than 90 days**

Federal Long Term Care Insurance

- Military retirees & Families are eligible
- Now gray-area retirees are too!
- For care not covered by TRICARE…1 in 4 will spend over $100,000 in long term care
- Enroll anytime…no Open Season wait…but you must enroll before you require long term care
- Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage; apply to learn if you qualify
- Check it out…compare policies…be a wise consumer

https://www.ltcfeds.com/

"Space-A" Travel

- Retirees may travel within CONUS or OCONUS
- May FAX request to site; stay on list 60 days
- Instructions on signing up by e-mail
- Benefit ends for Family members with death of retiree

http://www.amc.af.mil/amctravel/index.asp

Retired Soldier E-mail Account

- Active duty AKO email address follows you into retirement (no change required)
- Great way to stay informed on Military-related topics
- However, AKO **may** move retirees and non-CAC holders to a new website in 2012

https://www.us.army.mil

Military Service Organizations

- Consider joining to be heard
- 35-organization group lobbies on behalf of Soldier/retiree/survivors issues
- Percentage of veterans in Congress
  - House: (111th) 22%; (112th) 26
  - Senate: (111th) 25%; (112th) 21

Keep up on legislative matters at:
http://thomas.loc.gov

Retired Soldier Motto: *"Retired…Still Serving"*

Opportunities to *Still Serve* include:

- Installation Retiree Councils
- CSA Retiree Council

Recent Council reports available at:

http://www.armyg1.army.mil/rso/RetireeCouncil.asp

Echoes

ECHOES
THE NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES
RETIRED U.S.ARMY
A MESSAGE FROM
THE CHIEF OF STAFF
Raymond T. Odierno
General, United States Army
Chief of Staff
JAN-APR 2012
Greetings Retired Soldiers and Families,
I would like to thank you for your continued support to our Army. Building on your legacy of selfless service – in and out of uniform – our All-Volunteer Army remains the Nation's Force of Decisive Action – ready today and prepared for tomorrow. We are the strength of the Nation.
For the past decade, our military has proven itself in what I consider to be the most difficult conditions this Nation has ever faced. Our leaders at every level have displayed unparalleled ingenuity, flexibility, and adaptability. Our Service members have displayed mental and physical toughness and courage under fire. They have transformed our Armed Forces into the most versatile, agile, rapidly deployable, and sustainable strategic force in the world.
These accomplishments came at an enormous cost. More than 6,000 lives lost in Iraq and Afghanistan; more than 40,000 wounded. We will always honor their sacrifice in all that we do. In the Army alone, we've awarded more than 14,000 medals for valor over the last ten years, including six Medals of Honor and 22 Distinguished Service Crosses.
Today is like no other time in our history. It is a time of uncertainty and historic change. We face a multitude of security challenges, such as transnational and regional terrorism in places like Yemen, Somalia, North Africa, and Pakistan's Federally Administered Tribal Areas. We have the uncertainty of the Arab Spring, the proliferation of nuclear weapons and we face the challenges of rising powers such as China and India in the Asia-Pacific region. All of this is underpinned by our own fiscal challenges.
In the past, during periods of austerity, we've said, "We will have to do more with less." As we move ahead under significant budget restrictions, we will have to do "less with less." We will have to accept higher levels of risk than we have in the past. Determining where best to do so is the primary task before us. We'll reach these decisions in conjunction with a comprehensive review of our defense strategy.
As our Nation faces challenging fiscal decisions, military compensation will be reviewed. The Secretary of the Army and I will approach any recommendations to change compensation with great caution and thoughtful analysis. In making these evaluations, we are acutely aware of the unique and demanding requirements placed on our Soldiers and Families, as well as our responsibility to be good stewards of the taxpayers' money.
Despite the challenges, I am optimistic about the Army's future. My intent is to sustain a high-quality, All-Volunteer Army that remains the most decisive land force in the world; provides depth and
(Continued on page 4)
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• A Message from the SMA
• 2012 COLAs Announced Pg. 3
• Echoes Funded, But Concerns Remain
• Echoes Apps Are Here! Pg. 5
• Pay Dates Changed!
• Are You Ready for Tax Season? Pg. 6
• MyArmyBenefits: The Army's Home for Benefits Information
• Echoes Survey Question Pg. 7
• TRICARE Young Adult Prime Available
• Home Delivery from TRICARE Pharmacy Pg. 8
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• Commissary Website Offers Shoppers New Savings Pg. 10
• Why Do I Have to "Maintain" My SBP Election?
• Did You Receive Automatic RCSBP Coverage? Pg. 11
• USAR to Create New Regional Retirement Services Offices
• Joint USAR-ARNG Pre-Retirement Seminar Held
• Retirement Services Officer's List Pgs. 12-13
• Information Directory
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• How to Change Your Address
• Update Your Retired Pay File Information
• The Reserve Component St. Louis Office Has Moved! Pgs. 14-15
• We Need Your Help! Pg. 16
IT'S STILL PROUD. STILL SERVING. STILL SALUTING.

- Official Army publication
- Primary means of communicating with Retired Soldiers/Families
- 3 issues: JAN, MAY, SEP
- Mailed to 985K readers
- Emailed to 46K readers
- Available on the Army G-1 website at **http://www.armyg1.army.mil/rso/echoes_issues.asp**
- Starting 1 JAN 12, all retiring Soldiers ***must*** sign up for *e-Echoes* at http://www.armyg1.army.mil/rso/echoes_reg.asp during out-processing; they are no longer eligible for the hard copy edition. (See ALARACT 340/2011)

Thank you for your Service!!

Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:
http://www.armyg1.army.mil/rso/docs/SBP/SBP_DASlides.ppt